

**Information to identify the case:**

Debtor 1	<u>Jose Sotomayor</u>	Social Security number or ITIN	xxx-xx-4464
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Nadia Sotomayor</u>	Social Security number or ITIN	xxx-xx-3309
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-25825-SLM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose Sotomayor  
aka Jose L Sotomayor

Nadia Sotomayor  
aka Nadia Fernandez, aka Nadia I Sotomayor

10/20/22

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jose Sotomayor  
Nadia Sotomayor  
Debtors

Case No. 19-25825-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 20, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jose Sotomayor, Nadia Sotomayor, 47 Broadman Parkway, Jersey City, NJ 07305-1547
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518412171	+ Credit Adjustments Inc, PO Box 5640, Manchester, NH 03108-5640
518412177	JP Morgan Chase, 3425 Vision Drive, Columbus, OH 43219
518412175	+ Jessica Conrad, Esq., Rubin & Rothman LLC, 1787 Veterans Highway, Islandia, NY 11749-1500
518412176	+ Jet Blue Rewards/Barclays Bank, Phillips & Cohen, 1002 Justison Street, Wilmington, DE 19801-5148
518412189	+ Selip & Stylianou, Attorneys At Law, 199 Crossways Park Drive, Woodbury, NY 11797-2016
518412190	+ Selip & Stylianou, Attorneys At Law, 199 Crossways Park Drive, PO Box 366, Woodbury, NY 11797-0366
518412191	+ Selip & Stylianou LLP, PO Box 366, Woodbury, NY 11797-0366
518412194	+ State of New Jersey, Department of Labor & Workforce Develop, PO Box 951, Trenton, NJ 08625-0951
518412193	+ State of New Jersey, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518412192	+ State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
518412201	+ Wilmington Trust, One Main Financial, Tenaglia & Hunt, 395 West Passaic Street, Rochelle Park, NJ 07662-3016

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 20 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AIS.COM	Oct 21 2022 00:28:00	BMW Financial Services NA, LLC Department, C/O AIS, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Oct 21 2022 00:28:00	Financial Services Vehicle Trust, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518412162	+ Email/Text: bncnotifications@phea.org	Oct 20 2022 20:31:00	Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
518492903	Email/PDF: bncnotices@becket-lee.com	Oct 20 2022 20:44:17	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518412163	+ Email/PDF: bncnotices@becket-lee.com	Oct 20 2022 20:44:18	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518412165	EDI: BMW.COM	Oct 21 2022 00:28:00	BMW Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
518676973	EDI: BMW.COM	Oct 21 2022 00:28:00	BMW Financial Services, Pob 78103, Phoenix, AZ 85062
518439657	EDI: BMW.COM	Oct 21 2022 00:28:00	BMW Financial Services NA, LLC, P.O. Box

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			3608, Dublin, OH 43016
518418993	+ EDI: AISACG.COM	Oct 21 2022 00:28:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518412164	+ EDI: TSYS2	Oct 21 2022 00:28:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518412166	+ EDI: CAPITALONE.COM	Oct 21 2022 00:28:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518452801	+ EDI: AIS.COM	Oct 21 2022 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518412167	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Care Credit/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518529778	+ Email/Text: bncmail@w-legal.com	Oct 20 2022 20:32:00	CarePoint Health - Physican CHMG, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518412170	+ EDI: CITICORP.COM	Oct 21 2022 00:28:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518412172	+ Email/Text: bncnotifications@pheaa.org	Oct 20 2022 20:31:00	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
518412173	+ EDI: WFNNB.COM	Oct 21 2022 00:28:00	Forever 21/Comenity Capital, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518412174	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 20 2022 20:31:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
518412168	EDI: JPMORGANCHASE	Oct 21 2022 00:28:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518412169	EDI: JPMORGANCHASE	Oct 21 2022 00:28:00	Chase Card Services/JP Morgan Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518458397	+ Email/Text: RASEBN@raslg.com	Oct 20 2022 20:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518419784	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2022 20:44:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518412179	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2022 20:44:19	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
518412178	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Lowes/Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518412181	Email/Text: compliance@monarchrm.com	Oct 20 2022 20:31:00	Monarch Recovery Management, 3260 Tillman Drive, Ste 75, Bensalem, PA 19020
518412180	+ EDI: WFNNB.COM	Oct 21 2022 00:28:00	Mandee/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518412182	+ EDI: NAVIENTFKASMSERV.COM	Oct 21 2022 00:28:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
518518781	EDI: NAVIENTFKASMSERV.COM	Oct 21 2022 00:28:00	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518431839	+ EDI: AGFINANCE.COM	Oct 21 2022 00:28:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518412183	+ EDI: AGFINANCE.COM	Oct 21 2022 00:28:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013
518412186	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	PC Richards & Sons/Synchrony Bank, Attn:

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			Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518518835	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518513762	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
518518838	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541
518518808	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518412184	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Pay Pal Credit, PO Box 71202, Charlotte, NC 28272-1202
518412185	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Pay Pal Credit/Synchrony Bank, PO Box 105658, Atlanta, GA 30348-5658
518412187	+ Email/Text: pcabkt@phillips-cohen.com	Oct 20 2022 20:31:00	Phillips & Cohen Associates LTD, 1002 Justison Street, Mail Stop 658, Wilmington, DE 19801-5148
518516411	EDI: Q3G.COM	Oct 21 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518412188	+ Email/Text: bankruptcy@rubinrothman.com	Oct 20 2022 20:31:00	Rubin & Rothman LLC, Attorneys At Law, PO Box 9003, Islandia, NY 11749-9003
518412195	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Syncb/hhgreg/Network, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518521164	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518413866	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518412196	+ Email/Text: ClericalSupport@tenagliahunt.com	Oct 20 2022 20:31:00	Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518412198	+ Email/Text: EDBKNotices@ecmc.org	Oct 20 2022 20:31:00	US Department of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448
518412197	+ EDI: LCIUPSTART	Oct 21 2022 00:28:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
518520175	+ EDI: AIS.COM	Oct 21 2022 00:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518412199	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Walmart/Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518412200	+ EDI: WFFC2	Oct 21 2022 00:28:00	Wells Fargo Bank NA/Bobs Furniture, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518512898	EDI: WFFC2	Oct 21 2022 00:28:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518529875		FREEDOM MORTGAGE CORPORATION

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cr \*+ Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
518495184 \* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Financial Services Vehicle Trust jschwartz@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Joint Debtor Nadia Sotomayor fitz2law@gmail.com
Nicholas Fitzgerald	on behalf of Debtor Jose Sotomayor fitz2law@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7